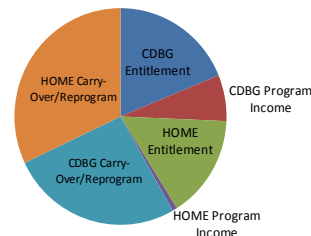
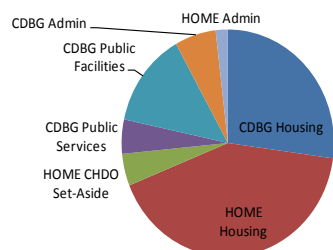


Allocation of Funds



Revenues:

CDBG Entitlement	\$ 888,447
CDBG Program Income	\$ 324,553
HOME Entitlement	\$ 727,462
HOME Program Income	\$ 34,445
CDBG Carry-Over	\$1,235,327
HOME Carry-Over	\$1,513,124
TOTAL	\$4,723,358

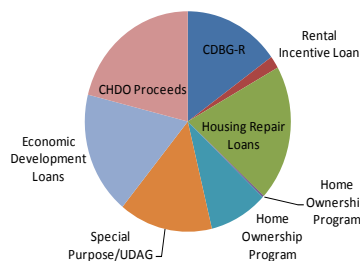


Expenditures:

CDBG Housing	\$1,282,876
HOME Housing	\$1,972,309
HOME CHDO Set-Aside	\$ 215,294
CDBG Public Services	\$ 230,440
CDBG Public Facilities	\$ 639,363
CDBG Administration	\$ 295,648
HOME Administration	\$ 87,428
TOTAL	\$4,723,358

Special Purpose Funds:

CDBG-R	\$ 236,761
Rental Incentive Loan	\$ 28,483
Housing Repair Loans	\$ 315,525
HOP Loan- HOME	\$ 3,654
HOP Loan- Gen Fund	\$ 144,410
Special Purpose/UDAG	\$ 230,140
Economic Dev. Loans	\$ 284,646
CHDO Proceeds	\$ 331,940



City of Wilmington Statistics Selected Information

Population (US Census Bureau, 2008 ACS)	99,738
Median Income (HUD 2010 Area Median Income)	\$59,200
Percent Below Poverty Level	19.7%
Percent Below Poverty Level ... under 18 years old (US Census Bureau, 2008 ACS)	27.5%
Percent with Bachelor's Degree, or Higher (US Census Bureau, 2008 ACS)	35.5%
Fair Market Rent (3 bedroom) (HUD 2010 FMR Wilmington Metro Area)	\$1,139
Median House Value (US Census Bureau, 2008 ACS)	\$231,000



Old City garage, future NorthSide Arts Education and Community Center

Annual Action Plan Summary
Prepared by City of Wilmington,
Community Development Division
June 2010

Community Services
Community Development Division
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Wilmington, NC 28402-1810

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At
910-341-7836



Fair Housing laws make it illegal to discriminate in housing based on a person's race, color, gender, religion, national origin, disability, or familial status.

For persons with disabilities, the laws go one step farther and include provisions allowing for reasonable accommodations and modifications so that persons with disabilities can live in and enjoy housing and common areas.

Fair Housing Overview

Table of Contents

- Community Development Division
- Priorities & Objectives
- Funded Projects
- Budget
- Fair Housing Act

CDBG

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1180 general units of local government and States

The CDBG entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.



2009 Project Serve Volunteers

Community Development Division

The Community Development Division is part of the City's Community Services Department. The Division provides community development planning, housing services, and code enforcement to enhance the quality of life for the citizens of Wilmington. A primary responsibility of the Community Development Division is the administration of funding received from the US Department of Housing and Urban Development (HUD), and compliance oversight of HUD regulations.

The Community Development Block Grant (CDBG) is used by the City to assist with community revitalization and economic development activities. The range of creative approaches to community development employed by the City is broad. From revitalizing declining neighborhoods, preserving the existing housing stock, assisting eligible citizens become homeowners, and supporting non-profit organizations, the Community Development Division seeks to ensure a better quality of life for all its citizens. The City also receives funding for the HOME Investment Partnership Program (HOME) which is used to provide decent, safe, and affordable housing.



305 Chestnut Street

Annual Action Plan

Every year City Council adopts an Annual Action Plan to allocate CDBG and HOME funds to the projects and programs that meet the objectives of the Consolidated Plan. The Consolidated Plan establishes a unified, coordinated vision for City's community development activities over a five year period.

The Annual Action Plan addresses the following priorities set forth in the Consolidated Plan:

- ◆ Provide affordable rental housing for those living in poverty
- ◆ Increase the stock of affordable housing by investing in new construction and rehabilitation
- ◆ Provide supportive permanent housing for extremely low and low income people, including those with special needs
- ◆ Foster affordable workforce housing
- ◆ Support affordable homeownership
- ◆ Preserve long-term affordability of housing stock
- ◆ Provide for outreach, assessment and appropriate supportive services to homeless
- ◆ Provide emergency shelter
- ◆ Provide transitional housing for homeless
- ◆ Focus on revitalizing neighborhoods and providing

HOME

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide.

The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

Summary of Uses of Funds

Minor Housing Repair: Provides loans up to \$25,000 for minor repairs at zero to 2% interest to eligible homeowners.	\$270,000
Home Ownership Program (HOP): Provides zero interest, second mortgages for eligible households up to 80% AMI. Program includes homeownership education and counseling for homebuyers.	\$362,549
Rental Housing Incentive Program: Zero interest loans of up to \$100,000 per unit to support the renovation, purchase/rehabilitation or new construction of affordable rental housing for lower-income households	\$171,544
Housing Assistance Grants: Grants available to assist with lead paint abatement, voluntary relocation, voluntary demolition, and historic preservation. Also includes Limited Assistance Grants of up to \$5,000 for elderly and/or disabled home owners with incomes at or below 60% AMI .	\$58,918
Housing Rehabilitation Loans: Low interest loans to lower– income homeowners in need of extensive housing rehabilitation.	\$477,868
Community Housing Development Organizations (CHDO): Support the efforts of CHDOs to develop affordable housing in distressed neighborhoods. Includes \$116,000 for AME ZION Community Development Corporation.	\$215,000
New Brooklyn Heights, aka Taylor West: Located in NorthSide neighborhood revitalization area, this second year funding completes the redevelopment of former public housing site with construction of 48 multi-family rental units for lower-income families.	\$150,000
Lake Ridge Commons: Provides funds to support the construction of 75 rental housing units for lower-income elderly.	\$650,000
Greenville Trace: Provides second year funds to support the construction of 8 rental housing units for developmentally disabled individuals.	\$87,500
Cape Fear Housing Land Trust: Support the administration of the newly formed land trust and the rehabilitation/reconstruction of two houses.	\$35,000 <i>(incls \$3,000 Gen Fund)</i>
M. E. Roberts II Transitional Living Facility: Provides funding to support the development of a transitional living center for ex-offenders.	\$487,734
Good Shepherd Ministries/Wilmington Interfaith Hospitality Network: Funding for supportive services to approximately 1,500 homeless individuals and families, including shelter, food and consultative case management towards self-sufficiency.	\$109,000
Domestic Violence Shelter and Services, Inc.: Funding to support provision of shelter and services to approximately 100 victims of domestic violence.	\$35,000

Summary of Uses of Funds

Leading Into New Communities: Funding to support LINC's work with ex-offenders. Assist 120 ex-offenders to find employment.	\$38,000 <i>(incls \$14,000 Gen Fund)</i>
Phoenix Employment Ministries: Funding to support renovation and expansion of office space to provide job training, counseling and employment placement services to 150 homeless.	\$15,000
NorthSide Arts Education and Community Center: Continues funding to support DREAMS of Wilmington, Inc. rehabilitation of old City garage for use as an arts education and community center. Total funds allocated \$460,557.	\$150,000
General Fund: In addition to CDBG and HOME, the City Council appropriates General Funds to support the following agencies/projects:	
Child Advocacy & Parenting Place Exchange Club Center/Community Boys & Girls Club: Youth & Parenting programs	\$ 30,850
Brigade Boys & Girls Club and Community Boys & Girls Club: Afterschool and summer youth programs	\$ 23,750
Kids Making It, Inc.: Woodworking entrepreneurial program for juvenile delinquent and at-risk youth	\$ 14,250
Cape Fear Literacy Council: Adult literacy	\$ 9,500
Phoenix Employment Services of Wilmington, Inc.: Employment counseling, training and placement for homeless individuals	\$ 9,000
DREAMS of Wilmington, Inc.: Youth arts education programs	\$ 16,625
Coastal Horizons Center, Inc.: Youth shelter and Rape Crisis Hotline	\$ 37,050
American Red Cross– Cape Fear Chapter: Emergency assistance for victims of disasters & fires	\$ 9,500
Communities In Schools of Cape Fear, Inc.: Afterschool youth and drop-out prevention program	\$ 9,000
Elderhaus, Inc.: Transportation services for elderly day care program	\$ 19,000
Food Bank of Central & Eastern NC: Food for local food pantries	\$ 14,250
Wilmington's Residential Adolescent Achievement Place, Inc. (WRAAP): Afterschool programs for youth	\$ 9,000
AMEZ Housing CDC: Housing and credit counseling services	\$ 9,000
The Carousel Center: Services for victims of child abuse	\$ 9,500
10 Year Plan to End Chronic Homelessness: Collaborative initiatives to address chronic homelessness	\$ 50,000
Blue Ribbon Commission to End Youth Violence: Establish a Youth Empowerment Zone in North-Side area	\$ 15,000